

February 2014



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## Clackamas/Multnomah County FSA Updates

**\*\*We have a new fax number: 877-885-8382\*\***

We do have a new farm bill so keep an eye out here for more information as it become available.

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### Clackamas/Multnomah County FSA Office

221 Molalla Ave, Ste. 120  
Oregon City, OR 97045-3072

Office Staffed:  
**Tuesdays 8:00 - 4:00**

Phone: 503-655-3144 x2  
**Fax: 877-885-8382 - NEW**

**County Executive Director:**  
Darca Glasgow -  
[darca.glasgow@or.usda.gov](mailto:darca.glasgow@or.usda.gov)  
503-472-1474 x2

**Farm Loan Officer:**  
Suzanne Hayes - 503-648-3174  
x 105  
[suzanne.hayes@or.usda.gov](mailto:suzanne.hayes@or.usda.gov)

### DATES TO REMEMBER

Mar 4 - office is staffed  
Mar 11 - office is staffed  
Mar 17 - Closing date (NAP) - beans (fresh), broccoli, camelina, cantaloupe, cauliflower, sweet corn (fresh), cucumbers, lentils, mustard, oats for hay, peas, pumpkins, safflowers, sunflowers, squash, tomatoes, watermelons.  
Mar 17 - Closing date (Crop Insurance) - Adjusted Gross Income - Lite, barley, beans (processed), field corn (silage), sweet corn (processed), oats, cabbage (fresh & processed) & potatoes.  
Mar 18 - office is staffed  
Mar 25 - office is staffed  
May 1 - Closing date (Crop Insurance) - Nursery (field & container)  
May 1 - Closing date (NAP) - Nursery - Ornamental & Propagation Stock Nonornamental (ask about coverage for anything not covered by crop insurance)  
May 15 - Acreage Reports for Cabbage planted 3/12 to 4/20  
May 26 - Federal Offices Closed for Memorial Day  
May 30 - Acreage Reports for Nursery - NAP only

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### Other FSA Offices in the Area:

Marion County FSA Office  
650 Hawthorne Ave SE, Ste  
130  
Salem, OR 97301-5894  
503-399-5741 x2

Washington County FSA Office  
1080 SW Baseline Rd, Ste B-3  
Hillsboro, OR 97123-3838  
503-648-3174 x2

Yamhill County FSA Office  
2200 SW 2nd ST  
McMinnville, OR 97128  
503-472-1474 x2

**Next County Committee Meeting:**

April 1, 2014 @ 9:00 a.m. - if needed

## ARE YOUR FARM RECORDS ACCURATE?

It is important you inform our office how you operate your farm and/or land to ensure accuracy of your farm records. This includes anything from your legal name and tax id number to your business entity(s), member shares, or changing to a trust. You are responsible to ensure the farm records, including crop acreage reports, correctly correspond with how you market your crops/livestock (including shares of all involved), as well as matching how you file your taxes. If you have any questions, want to review your records on file, or would like to schedule an appointment to make any changes, please call the office at 503-472-1474 x2.

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## MICROLOAN PROGRAM

The Farm Service Agency (FSA) developed the Microloan (ML) program to better serve the unique financial operating needs of beginning, niche and small family farm operations.

FSA offers applicants a Microloan designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of community supported agriculture (CSA).

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

Individuals who are interested in applying for a microloan or would like to discuss other farm loan programs available should contact the loan officer listed above to set up an appointment with a loan official.

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## NON-INSURED CROP DISASTER ASSISTANCE PROGRAM (NAP)

The noninsured crop disaster assistance program (NAP) is a federally funded program that helps producers reduce their risk when growing food and fiber crops, specialty crops and crops for livestock feed. These benefits are only available for crops for which the catastrophic level of crop insurance is not available. Application for coverage must be filed by the applicable crop's application closing date.

Production records for all crops must be reported to FSA no later than the acreage reporting date for the crop for the following year. FSA requires that any production reported in a loss year be verified according to agency specifications. NAP losses must be reported within 15 days of loss.

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## RURAL YOUTH LOANS

The Farm Service Agency makes loans to rural youths to establish and operate income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

### Youth Loan Eligibility Requirements:

\* Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien

\* Be 10 years to 20 years of age

- \* Comply with FSA's general eligibility requirements
- \* Reside in a rural area, city or town with a population of 50,000 or fewer people
- \* Be unable to get a loan from other sources
- \* Conduct a modest income-producing project in a supervised program of work as outlined above
- \* Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. </span>The project supervisor must recommend the project and the loan, along with providing adequate supervision.

Contact the Farm Loan Office listed above for help preparing and processing the application forms.

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## 2014 ACREAGE REPORTING DATES

In order to comply with FSA program eligibility requirements, all producers are encouraged to contact or visit the Clackamas/Multnomah County FSA office or a nearby office to file an accurate crop certification report by the applicable deadline.

In order to comply with FSA program eligibility requirements, all producers are encouraged to contact or visit the Clackamas/Multnomah County FSA office or a nearby office to file an accurate crop certification report by the applicable deadline.

The following acreage reporting dates are applicable for Oregon:

May 15, 2014: Cabbage (fresh or processed) planted 3/12 - 4/20

May 30, 2014: Nursery (NAP coverage)

July 15, 2014: Spring alfalfa seed, spring barley, cabbage (fresh or processed) planted 4/21-6/10, cabbage for seed, spring canola, field corn, dry beans, dry peas, grass for seed or sod, green peas, spring mint, mustard, oats, onions (planted 2/15-5/15), onions for seed, potatoes, processing beans, sugars beets, sweet corn, spring wheat and all other crops not listed under another dates.

August 15, 2014: Cabbage (fresh or processed) planted 6/11 - 8/10

September 30, 2014: **2015 CROP YEAR:** Aquaculture, Christmas trees, ginseng, turfgrass sod, mushrooms, floriculture (including flower seed) - all for NAP coverage.

The following exceptions apply to the above acreage reporting dates:

- If the crop has not been planted by the above acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the above acreage reporting date, then the acreage must be reported no later than 30 calendar days after purchase or acquiring the lease. Appropriate documentation must be provided to the county office.
- If a perennial forage crop is reported with the intended use of "cover only," "green manure," "left standing," or "seed," then the acreage must be reported by July 15th.

Noninsured Crop Disaster Assistance Program (NAP) policy holders should note that the acreage reporting date for NAP covered crops is the earlier of the dates listed above or 15 calendar days before grazing or harvesting of the crop begins.

For questions regarding crop certification and crop loss reports, please contact the Clackamas/Multnomah County FSA office at 503-655-3144 or 503-472-1474.

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## **FSA ALLOWS LENDERS TO USE EVALUATIONS INSTEAD OF APPRAISALS FOR LOANS OF \$250,000 OR LESS**

Lenders that originate Farm Service Agency (FSA) guaranteed loans may now use internal real estate “collateral evaluations” to support loan requests of \$250,000 or less, rather than appraisals.

This policy change will allow lenders more flexibility and a faster underwriting process, and is consistent with industry standards.

Lenders must follow their regulator’s “Interagency Appraisal and Evaluation Guidelines” and apply these same policies to FSA guaranteed loans as non-guaranteed loans. In addition, lenders should request an appraisal when they would do so for unguaranteed loans even if the loan is under the threshold, such as when the expected loan-to-value is above their established standards.

A description of the method of establishing the real estate value – whether appraisal or evaluation – needs to be described to FSA in their credit presentation.

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USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).